

FORM B1 <b>United States Bankruptcy Court</b> Northern District of Illinois		<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Davis, Thelma Patricia</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-6931</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>4800 S. Lake Shore Drive, Apt. 603N</b> <b>Chicago, IL 60615</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):	
<b>Chapter 13W/No Plan</b>			
Location of Principal Assets of Business Debtor (if different from street address above):			
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>			
Venue (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>			
<b>Type of Debtor</b> (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s)      <input type="checkbox"/> Railroad  <input type="checkbox"/> Corporation      <input type="checkbox"/> Stockbroker  <input type="checkbox"/> Partnership      <input type="checkbox"/> Commodity Broker  <input type="checkbox"/> Other      <input type="checkbox"/> Clearing Bank</p>		<b>Chapter or Section of Bankruptcy Code Under Which</b> the Petition is Filed (Check one box) <p><input type="checkbox"/> Chapter 7      <input type="checkbox"/> Chapter 11      <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 9      <input type="checkbox"/> Chapter 12  <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>	
<b>Nature of Debts</b> (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business      <input type="checkbox"/> Business</p>		<b>Filing Fee</b> (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.)          Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.          Rule 1006(b). See Official Form No. 3.</p> <p>*** Melvin J. Kaplan 1399446 ***</p>	
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101  <input type="checkbox"/> Debtor is and elects to be considered a small business under          11 U.S.C. § 1121(e) (Optional)</p>			
<small>THIS SPACE IS FOR COURT USE ONLY</small>			
<b>U.S. Bankruptcy Court</b> <b>Northern District Of Illinois</b>			
<b>Filed: 06/25/2004</b> <b>Time: 15:07:24</b> <b>Debtor: THELMA PATRICIA DAVIS</b> <b>Case: 04-24083 Fee: 194</b> <b>Chapter: 13 Rec. #: 3087869</b> <b>Judge: Jack Schmetterer</b> <b>341 mtg: 07/22/2004 @ 01:00PM</b> <b>ConfHrg: 08/25/2004 @ 12:30PM</b> <b>Trustee: TOM VAUGHN</b>			
 <b>1:04BK24083-BK001</b>			

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Davis, Thelma Patricia

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**Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**Location  
Where Filed: - **None** -

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)**Name of Debtor:  
- **None** -

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**  
 I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** *Thelma Patricia Davis*  
 Signature of Debtor **Thelma Patricia Davis**

**X** Signature of Joint Debtor  
**(773) 285-5526**

Telephone Number ~~(773) 285-5526~~Date ~~10/25/2004~~**Signature of Attorney**

**X** Signature of Attorney for Debtor(s)  
**Melvin J. Kaplan 1399446**

Printed Name of Attorney for Debtor(s)

**Melvin J. Kaplan & Associates**

Firm Name  
**14 E. Jackson Blvd.**  
**Suite 1200**  
**Chicago, IL 60604**

Address

**(312)294-8989 Fax: (312)294-8995**

Telephone Number

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**  
 (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

**X**

Signature of Attorney for Debtor(s) **Melvin J. Kaplan 1399446** Date

**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

**X**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

American Express  
P.O. Box 297879  
Fort Lauderdale, FL 33329-7879

American Express  
P.O. Box 7871  
Fort Lauderdale, FL 33329

American Express  
300 International Drive, Suite 100  
Williamsville, NY 14221

Associates National Bank  
Processing Center  
Des Moines, IA 50363

BLMD/FDSB  
9111 Duke Boulevard  
Mason, OH 45040

BP/Amoco  
P.O. Box 9014  
Des Moines, IA 50368

Capital One  
P.O. Box 60000  
Seattle, WA 98190

Capital One  
P.O. Box 85015  
Richmond, VA 23285-5015

Capital One  
P.O. Box 85015  
Richmond, VA 23285-5015

Carson  
P.O. Box 10327  
Jackson, MS 39289

Chase  
c/o NCo Financial  
P.O. Box 13561 - Dept. 22  
Philadelphia, PA 19101

Citicorp Credit Services  
c/o Aegis Corp. Services  
9700 Richmond, Suite 160  
Houston, TX 77042

Credit First  
6275 Eastland Rd.  
Brookpark, OH 44142-1399

Credit First National Ass-Firestone  
6275 Eastland Road  
Brookpark, OH 44142

Cross Point  
220 Hickory Street  
Warren, PA 16366

Discover - Midland Credit  
c/o Blatt Hasenmiller et al  
2 N. LaSalle Suite 900  
Chicago, IL 60602

DMMGMT  
P.O. Box 8189  
Gray, TN 37615

First USA Bank-First Card  
P.O. Box 15098  
Wilmington, DE 19886

GMAC Mortgage  
3451 Hammond Ave.  
Waterloo, IA 50704

Home Shopping Club  
c/o MBGA  
P.O. Box 4551 - Dept. 02  
Carol Stream, IL 60197

J.Jill  
P.O. Box 8181  
Johnson City, TN 37615

Lane Bryant  
Wordl Financial  
P.O. Box 909886  
Chicago, IL 60690

Lord & Taylor  
424 5th Ave.  
New York, NY 10018

MBNA America  
P.O. Box 1032  
Minneapolis, MN 55440

Med 25 E. Same Day Surgery  
Dept. 77-3149  
Chicago, IL 60678

Medical Financial Mct.  
8135 Milwaukee Avenue  
Niles, IL 60714

Nordstrom  
P.O. Box 79137  
Phoenix, AZ 85062-9137

Pier One Imports  
9111 Duke Boulevard  
Mason, OH 45040

Q Card  
P.O. Box 105975  
Atlanta, GA 30348

Retailers National Bank  
P.O. Box 59226  
Minneapolis, MN 55440

Roaman's  
P.O. Box 659728  
San Antonio, TX 78265-9728

Sams Club  
2323 N. Central Expressway  
Richardson, TX 75080

Sears  
P.O. Box 182149  
Columbus, OH 43218-2149

Spiegel  
c/o Regional Adjustment Bureau  
P.O. Box 34111

St. James Hospital  
P.O. Box 1021  
Louisville, KY 40201

Talbots  
P.O. Box 740312  
Cincinnati, OH 45274

WFFNB  
P.O. Box 330066  
Denver, CO 80233

## UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.

Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are eligible for Chapter 13 only if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.

Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.

After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

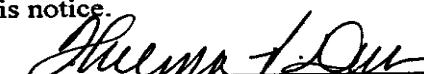
**Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should also be reviewed with an attorney.

I, the debtor, affirm that I have read this notice.

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Date

  
Signature of Debtor

Case No. (if known)

DISTRIBUTION:

DEBTOR

COURT